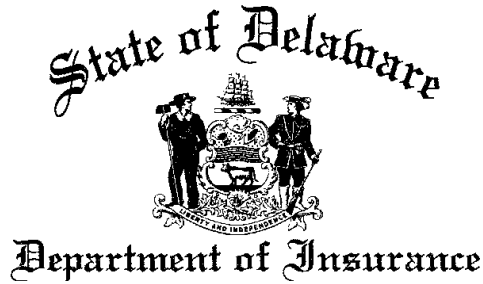


INSURANCE COMMISSIONER



841 SILVER LAKE BLVD.
DOVER, DELAWARE 19904-2465
(302) 739-4251
FACSIMILE (302) 739-5280

The following is a list of documents and/or information required to file an application for admission as a Health Maintenance Organization ("HMO").

1. Completed Form H-1 (Application for Health Maintenance Certificate of Authority).
2. Completed Form H-2 (Admittance Questionnaire).
3. Copies of all documents filed under Part Two of the Board of Health Regulation.
4. If non-domestic, a statement identifying the states where the HMO is authorized to operate; any state where it has pending an application for authorization to operate; any state where it has been cited for a violation of any laws or legislation, and an explanation of any such alleged violation, including status or outcome.
5. If non-domestic, certified copy of Certificate of Authority, or Certificate of Compliance showing company is licensed in state of domicile.
6. Deposit Requirement: Delaware Corporation - \$100,000 (market value) in accordance with 16 Delaware Code, Section 9105 and 18 Delaware Code, Section 513(f). Foreign Corporation: Provide Certificate of Deposit showing \$100,000 (market value) on deposit for the protection of all policyholders and creditors. If no deposit in home state or any other state, must place securities on deposit in Delaware. Deposits are made through an escrow agreement with an approved Delaware bank.
7. If non-domestic, latest Report of Examination within three (3) years. If older than three (3) years, an explanation must be provided regarding the age of the Report.
8. Completed Power of Attorney Form.
9. Designation of Person for Receipt of Service of Process (Form H-5)
10. Designation of individual for receipt of bulletins, regulations and notice of regulatory proceedings (Form H-4).
11. Articles/Certificate of Incorporation, certified to by domiciliary jurisdiction.

12. By-Laws, certified to by Secretary of the company.
13. Copies of management, agency or administrative contracts.
14. Proof of \$50,000 bond for each officer, director, partner, who receives, collects or invests money.
15. Biographical Affidavits of Officers and Directors listed on the jurat page of the annual statement, or will be listed on the jurat page of the annual statement.
16. If non-domestic, most recent Annual Statement.
17. Audited Financial Report, certified by CPA.
18. Combined Capital and Surplus - \$450,000 (\$300,000 capital and \$150,00 surplus).
19. \$500.00 Application Fee
Checks made payable to the Delaware Department of Insurance.

References: Title 18, Delaware Insurance Code, Chapter 64
Title 16, Delaware Insurance Code, Chapter 91
Regulation 1403 (formerly Regulation 58)

Contact: Georgia Oxford
(302)739-4251, Ext. 169
FAX (302)739-2709
Georgia.Oxford@state.de.us

Dated: April 7, 2005